

Certificate Number: 12433-NJ-DE-026818388

Bankruptcy Case Number: 11-26856



12433-NJ-DE-026818388

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 18, 2016, at 6:41 o'clock PM EST, Elga Velez completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 18, 2016 By: /s/Laura Gannon

Name: Laura Gannon

Title: Teacher